



January 28, 2021

VIA EC, EMAIL & FEDEX

Hon. Robert D. Drain
United States Bankruptcy Court
Southern District of New York
300 Quarropas Street
White Plains, NY 10601-4140
judge_drain@nysb.uscourts.gov

Re: *Anderson v. Credit One Bank, N.A., et al.*
Adv. Proc. No. 15-08214 (RDD); 14-bk-22147

Dear Judge Drain:

As you will recall, this Court entered an order on March 22, 2017, (Dkt. 104) agreed to by Defendant Credit One whereby Credit One was ordered to correct all existing tradelines with regard to loans that had been discharged in bankruptcy and to properly report discharge of any loans to credit reporting agencies as included in bankruptcy or deleted seven (7) years from the date of the order.

It appears that Credit One is in violation of this order. A client of Mr. Juntikka's, Jose Nolasco, received a discharge in bankruptcy in May, 2018. His debt to Credit One was listed on his F Schedule. Credit One is currently now reporting that debt as "charged off" on both the Equifax and TransUnion credit reports. This reporting is clearly in violation of the Court's order. Mr. Nolasco contacted Credit One today and asked Credit One to correct the account status. Credit One's representative refused.

We, therefore, ask the Court to set up an immediate conference with counsel for the purpose of addressing discovery of Credit One's conduct since the entry of the order and concerning appropriate relief for Credit One's contempt of Court.

Respectfully Submitted,

/s/ George F. Carpinello
George F. Carpinello



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cc via ECF: Counsel of Record